

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION**

In Re:

JOEL THOMAS RIDENOUR

Debtor

CASE NO.: 18-13001-KHK
CHAPTER 13

**OBJECTION TO CONFIRMATION (CHAPTER 13)
AND NOTICE OF OBJECTION AND HEARING**

TO THE HONORABLE JUDGE KLINETTE H. KINDRED:

Ford Motor Credit Company LLC (“Ford”), a secured creditor of the Debtor, by counsel, respectfully objects to the Debtor’s Chapter 13 plan on the following grounds, to wit:

1. The Debtor filed for relief pursuant to Chapter 13 on September 1, 2018 and subsequently filed a Chapter 13 Plan (the “Plan”).
2. Thomas P. Gorman was appointed Chapter 13 Trustee.
3. On June 14, 2014, the Debtor entered in a Retail Installment Sale Contract with Ally to purchase a 2012 Lincoln MKZ, VIN 3LNHL2GC1CR804541 (“Lincoln”). A copy of the Contract is attached as Exhibit “A”. The Debtor is in default for the payment due on August 18, 2018 in the amount of \$446.15.

Carl A. Eason, Esquire
Counsel for Ford
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200 Bendix Road, Suite 300
Virginia Beach, VA 23452
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(757) 497-6633
VSB #18636

4. On June 14, 2015, the Debtor entered in a Retail Installment Sale Contract with Ally to purchase a 2013 Ford Focus, VIN 1FADP3F28DL231519 (“Ford Focus”). A copy of Contract is attached as Exhibit “B”. The Debtor is in default for the payment due on August 29, 2018 in the amount of \$250.00.

5. The Plan does not list the secured claims of Ally with respect to the Ford Focus and the Lincoln involved herein.

6. Although the Plan does not provide for Ally’s debts, Schedule J proposes for the Debtor to pay a total of \$680.35 for two vehicles which are not identified.

WHEREFORE, Ford objects to the Chapter 13 plan and moves this Court to deny confirmation of the same.

FORD MOTOR CREDIT COMPANY LLC

By: /s/ Carl A. Eason
Of Counsel

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISION

In re:

JOEL THOMAS RIDENOUR
(SSN -4070)

Debtor,

CASE NO.: 18-13001-KHK
CHAPTER 13

P.O. Box 22576
Alexandria, VA 22304

NOTICE OF OBJECTION AND HEARING

Ford Motor Credit Company LLC has filed papers with the Court objecting to your Chapter 13 plan.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to deny confirmation of your plan, or if you want the court to consider your views on the objection, you or your attorney must:

- ☒ Send to the parties listed below at least 14 days written notice of a hearing, which may be set on any regularly-scheduled objection day of the judge assigned in the case. If necessary, you may obtain a list of such dates from the court's website at www.vaeb.uscourts.gov under the link for "Calendars." The original notice must be filed with the clerk. If you are not represented by an attorney, you may instead file with the clerk a written request for hearing. If you mail your request for hearing to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above. The address of the clerk's office is as follows:

Clerk of Court
United States Bankruptcy Court
200 S. Washington Street
Alexandria, VA 22314

You will be notified by the clerk of the hearing date and will be responsible for sending notice of hearing to the parties listed below.

- ☒ File with the court, at the address shown above, a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). **Unless a written response and supporting memorandum are filed and served by the date specified, the court may deem any opposition waived, treat the motion/objection as conceded, and issue an order granting the requested relief**

without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above. You must **also** send a copy to the persons listed below.

- ☒ **Attend the hearing on the Objection scheduled to be held on November 8, 2018 at 9:30 a.m. at United States Bankruptcy Court, 200 South Washington Street, Judge Kindred's Courtroom, 3rd Floor, Courtroom III, Alexandria, VA 22314. If no timely response has been filed opposing the motion/objection, the court may grant the relief without holding a hearing.**

A copy of any written response must be sent to:

Carl A. Eason, Esquire
200 Bendix Road, Suite 300
Virginia Beach, VA 23452

Brian V. Lee, Esquire
1250 Connecticut Ave. NW
Second Floor
Washington, DC 20036

Thomas P. Gorman, Trustee
300 N. Washington Street, Ste. 400
Alexandria, VA 22314

If you or your attorney do not take these steps, the Court may decide that you do not oppose the objection to confirmation.

Date: September 11, 2018

/s/ Carl A. Eason
Carl A. Eason, Esquire
200 Bendix Road, Suite 300
Virginia Beach, VA 23452
(757) 497-6633
Virginia State Bar No. 18636
Counsel for Ford

CERTIFICATION OF SERVICE

I hereby certify that I have on this 11th day of September, 2018, mailed or hand-delivered or electronically sent a true copy of the foregoing Notice of Objection and Hearing to the parties listed on the attached service list.

Brian V. Lee, Esquire
Counsel for Debtor
1250 Connecticut Ave. NW
Second Floor
Washington, DC 20036

Thomas P. Gorman, Trustee
300 N. Washington Street, Ste. 400
Alexandria, VA 22314

Joel Thomas Ridenour
P.O. Box 22576
Alexandria, VA 22304

_____/s/ Carl A. Eason